

**REMARKS**

Please reconsider the application in view of the above amendments and the following remarks. Applicant thanks the Examiner for carefully considering this application and for indicating that claims 3-6, 21, and 22 contain allowable subject matter.

**Disposition of Claims**

Claims 1, 3-29, and 40-49 are pending in this application. By way of this reply, claims 5, 16, 17, 21, 25-29, and 40-49 are canceled. Claims 1, 3, 10, and 19, are independent. The remaining claims depend, directly or indirectly, from claims 1, 2, 10, and 19.

**Claim Amendments**

Claims 1, 3, 6, 10, 11, 15, 19, and 22 are amended in this reply. Independent claims 1 and 19 are amended to include allowable subject matter, as indicated by the Examiner, from claims 5 and 21, respectively. Allowable claim 3 is re-written in independent form and amended to correct formalities, such as antecedent basis. Allowable claim 6 is amended to simply correct the dependency from now-cancelled claim 5 to independent claim 1. Independent claim 10 is amended to include limitations capturing the allowable subject matter of claim 3 and also amended to correct formalities, such as antecedent basis. Claims 11 and 15 are amended to simply correct formalities, such as antecedent basis. Allowable claim 22 is amended to simply correct the dependency from now-cancelled claim 21 to independent claim 19. No new matter has been added by way of these amendments.

**Rejections under 35 U.S.C. §103**

Claims 1, 7-20, 23-29, and 40-49 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Pat. Pub. No. 2002/0120539 (hereinafter "Price"), in view of U.S.

Pat. Pub. No. 2002/0116290 (hereinafter "Hodges"), in further view of TurboTax. Claims 16, 17, 25-29, and 40-49 are canceled. Thus, the rejection is now moot with respect to the canceled claims. To the extent that the rejection may still apply to the remaining amended claims, the rejection is respectfully traversed.

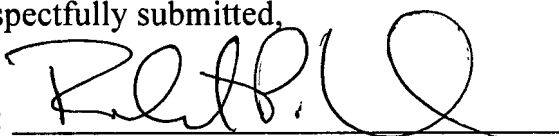
Independent claims 1 and 19 are amended to include allowable subject matter as indicated by the Examiner, from claims 5 and 21, respectively. Independent claim 10 is amended to include limitations capturing the allowable subject matter of allowable claim 3. Accordingly, the amended claims 1, 10, and 19 are allowable. Claims 7-9, 11-15, 18, 20, and 23-24 which depend, either directly or indirectly, from claims 1, 10, and 19 are allowable for at least the same reasons as claims 1, 10, and 19. Accordingly, withdrawal of this rejection is respectfully requested.

### **Conclusion**

Applicants believe this reply is fully responsive to all outstanding issues and places this application in condition for allowance. If this belief is incorrect, or other issues arise, the Examiner is encouraged to contact the undersigned or his associates at the telephone number listed below. Please apply any charges not covered, or any credits, to Deposit Account 50-0591 (Reference Number 37202/121001; 990081).

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Respectfully submitted,

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